THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL): (a) No, Sir.

(b) and (c) Do not arise.

Permission to States for getting loans from World Bank / foreign countries

5029. SHRI AIMADUDDINAHMED KHAN (DURRU): Will the Minister of FINANCE be pleased to state:

(a) whether Government have been contemplating a new economic policy permitting the State Governments to supplement the overdrafts from the Reserve Bank of India with Structural Adjustment Loans from the World Bank and the Central Government's grants with grants direct from foreign countries, to enable the States to overcome revenue deficits; if so, whether any decision has been taken in this regard; and

(b) whether any of the State Governments has been granted such permission, if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL): (a) and (b) No, Sir. State Governments are not allowed to directly borrow or receive grants from World Bank / foreign countries. However, Government of India, in the instance of three States, has taken World Bank assistance to supplement the resources required for fiscal reforms in these States. This amount is passed on to the States as Additional Central Assistance. The States which have availed of such assistance are Uttar Pradesh, Karnataka and Andhra Pradesh.

Bank lending for Food and Agro Processing Sector

5030. DR. DASARI NARAYANA RAO: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that loans given by banks to food and agro processing sector falls under priority sector lending and achievements of banks in this regard is monitored regularly by RBI; and

(b) if so, the details of the performance of each public sector bank in lending to food and agro processing sector during the last two years, year-wise and State-wise?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL); (a) Reserve Bank of India (RBI) has reported that the following items within the food and agro-based processing

sector are eligible for classification as priority sector for lending by banks:

- Fruit and Vetetable processing industry.
- Food grain milling industry.
- Dairy products.
- Processing of poultry and eggs, meat products.
- Fish processing.
- Bread, oilseeds, meals (edible), breakfast foods, biscuits, confectionery (including cocoa processing and chocolate), malt extract, protein isolate, high protein food, weaning food and extruded / other ready to eat food products.
- Aerated water / soft drinks and other processed foods.
- Special packaging for food processing industries.
- Technical assistance and advice to food processing industry.

Only those food and agro-based processing units of small and medium size with investment in plant and machinery up to Rs. 5 crore are included under priority sector lending.

The performance of the banks is monitored by RBI.

(b) As per the information available with RBI Bank-wise and State-wise data on agro industries under SSI sector during the year ended March, 1999 is given in Statements-I and II and for the year 2000 Statement-III and Statement-IV (*See* below) and to food and agro based processing sector not satisfying SSI norms during year ended March 2000 are given in Statement-V and Statement-VI.

Statement-I

Bank-wise data on Scheduled Commercial Banks' advances to Agro Industries under SSI Sector as on the last reporting Friday of 1999.

(Amt. in Rs. 000's)

Bank	No. of A / c.	Amt. O / S.
State Bank of Bikaner & Jaipur	176	9100
State Bank of Mysore	13	871

Bank	No. of A / c.	Amt. O / S.
State Bank of Travancore	689	223904
Bank of Baroda	6572	248077
Allahabad Bank	6688	1715437
Bank of India	14606	638774
Canara Bank	892	308292
Indian Bank	1964	515359
Indian Overseas Bank	1123	393005
Central Bank of India	313	53100
Union Bank of India	636	706309
Punjab National Bank	24763	956624
United Bank of India	81913	1018624
ICICI Bank	6	35128
Syndicate Bank	6217	249612
Bank of Punjab	2	7478
Andhra Bank	689	178595
Corporation Bank	2417	1003640
Bareilly Corporation Bank	126	136885
Benares State Bank	4	9621
Lakshmi Vilas Bank	54	39965
Sangli Bank	25	9926
Tamil Nadu Merc Bank	156	98989
Federal Bank	11	3955
Punjab & Sind Bank	102	216474
Karnataka Bank	163	88480
Bharat Overseas Bank	5	4609
Vijaya Bank	22	132082
Vysya Bank	37	1548
United Western Bank	16	11329
TOTAL :	150399	9014789

Statement-II

State-wise data on scheduled Commercial Banks' Advances to Priority sectors as on the last reporting Friday of March, 1999

(Amount in Rs. 000's)

Region / State	Advances to agro industry under SSI Sector	
	No. of A / C	Amt. O / S
Haryana	591	522842
Himachal Pradesh	33	14971
Jammu & Kashmir	19	48046
Punjab	1078	580244
Rajasthan	500	122639
Chandigarh	26	142637
Delhi	190	410319
NORTHERN REGION	2437	1841698
Assam	3706	165014
Manipur	2191	39787
Meghalaya	66	1204
Nagaland	25	10702
Tripura	5669	29859
Arunachal Pradesh	27	1241
Mizoram	0	0
Sikkim	0	0
NORTH-EASTERN REGION	11684	247807
Bihar	29542	324160
Orissa	3174	260846
West Bengal	79456	726076
Andaman and Nicobar	34	1960
EASTERN REGION	112206	1313032
Madhya Pradesh	1383	301525
Uttar Pradesh	8245	1035915
CENTRAL REGION	9628	1337440

Region / State	Advances to agro industry under SSI Sector	
	No. of A / C	Amt. O / S
Gujarat	284	270679
Maharashtra	1964	691268
Daman and Diu	0	0
Goa	51	9442
Dadra & Nagar Haveli	0	0
WESTERN REGION	2299	971389
Andhra Pradesh	2980	777692
Karnataka	2926	795184
Kerala	3091	828944
Tamil Nadu	3116	899894
Pondicherry	23	1663
Lakshadweep	3	46
SOUTHERN REGION	12139	3303423
ALL INDIA	150393	9014789

Statement-III

Bank-wise data of Scheduled Commercial Banks' advances to agro industries under SSI sector as on the last reporting Friday of March 2000

(Amt. in Rs. 000's)

Bank	No. of A / c.	Amt. O / S.
State Bank of Bikaner and Jaipur	467	31893
State Bank of Mysore	13	875
State Bank of Travancore	592	222934
Bank of Baroda	2132	906068
Allahabad Bank	3788	503796
Bank of India	14572	644482
Canara Bank	717	285482
Indian Bank	161	922377
Indian Overseas Bank	917	526037
Central Bank of India	2193	331519
Union Bank of India	557	879365

Bank	No. of A / c.	Amt. O / S.
Punjab National Bank	581	969751
United Bank of India	74609	1056143
ICICI Bank	6	113639
Syndicate Bank	7097	264040
Bank of Punjab	10	27648
Andhra Bank	440	457568
Bank of Rajasthan	115	18535
Corporation Bank	2482	1192663
Benares State Bank	33	60614
Karur Vysya Bank	44	130023
Lakshmi Vilas Bank	9	7830
Sangli Bank	21	8665
Tamil Nadu Merc Bank	188	124807
Federal Bank	141	227522
Karnataka Bank	23	52288
Bharat Ovesrseas Bank	10	6061
Vijay Bank	269	99172
Vysya Bank	35	1558
United Western Bank	29	93877
Banque Indosuez	1	26950
TOTAL :	112252	10194182

Statement-IV

State-wise data on Scheduled Comercial Banks' advances to priority sectors as on the last reporting Friday of March, 2000

(Amt. in Rs. 000's)

Region/State	Advances to Agro Industry under SSI sector	
	No. of A/C.	Amt. O/S
Haryana	517	798651
Himachal Pradesh	24	36409
Jammu and Kashmir	19	19594
Punjab	1259	267868

Region / State	Advances to agro industry under SSI Sector	
	No. of A / C	Amt. O / S
Rajasthan	708	59647
Chandigarh	9	39177
Delhi	48	358629
NORTHERN REGION	2584	1576976
Assam	2468	133580
Manipur	941	33973
Meghalaya	40	816
Nagaland	18	10521
Tripura	4207	23616
Arunachal Pradesh	24	1218
Mizoram	0	0
Sikkim	0	0
NORTH-EASTERN REGION	7698	203723
Bihar	4931	244412
Orissa	2648	309690
West Bangal	74132	805865
Andaman and Nicobar	50	2642
EASTERN REGION	81761	1362609
Madhya Pradesh	675	286053
Uttar Pradesh	5765	969009
CENTRAL REGION	6440	1255862
Gujarat	517	471177
Maharashtra	2598	1045117
Daman and Diu	0	0
Goa	60	12809
Dadra and Nagar Haveli	0	0
WESTERN REGION	3175	1529103
Andhra Pradesh	2417	1084451
Karnataka	3079	699361
Kerala	2996	1702414
Tamil Nadu	2081	778876
Pondicherry	8	480
Lakshadweep	13	328
SOUTHERN REGION	10694	4265910
ALL INDIA :	112252	10194182

Statement-V

Bank-wise data on Scheduled Comercial Banks' advances to Food and Agro-based processing sector not satisfying SSI norms as on the last reporting Friday of March, 2000

(Amt. in Rs. 000's)

Bank	No. of A/C.	Amt. O/S.
State Bank of Saurashtra	1	787
State Bank of Travancore	27	130486
Bank of Baroda	158	2383483
Allahabad Bank	42	1224236
Bank of India	351	1144500
Canara Bank	395	628880
Indian Bank	961	3675832
Central Bank of India	147	6740706
Punjab National Bank	163	10878081
United Bank of India	902	1031800
Global Trust Bank	13	657758
Int. Nat. Nedernanden Bank	2	870
Syndicate Bank	277	1281200
IDBI Bank	30	1344388
Bank of Rajasthan	1	115
Corporation Bank	11	220983
Karur Vysya Bank	25	229731
Lakshmi Vilas Bank	445	4597
Sangli Bank	9	29291
Federal Bank	31	2787
Karnataka Bank	9	6138
Bharat Overseas Bank	12	40399
South Indian Bank	453	881440
Vijaya Bank	2	5834
United Western Bank	49	1495423
Algemene Bank	1	37906
Bank of Tokyo	2	15982
TOTAL :	4519	34093633

Statement-VI

State-wise data on Scheduled Commercial Banks' advances to Priority sector as on the last reporting Friday of March, 2000

(Amt. in Rs. 000's)

Region/State	Advances to Food and Agro-based Processing sector not satisfying SSI norms	
	No. of A/C	Amt. O/S
Haryana	22	988231
Himachal Pradesh	13	276790
Jammu and Kashmir	0	0
Punjab	50	1730745
Rajasthan	12	185300
Chandigarh	8	174839
Delhi	305	3291726
NORTHERN REGION	410	6647631
Assam	61	22556
Manipur	26	2047
Meghalaya	0	0
Nagaland	0	0
Tripura	173	22276
Arunachal Pradesh	0	0
Mizoram	0	0
Sikkim	0	0
NORTH-EASTERN REGION	260	46879
Bihar	61	345264
Orissa	118	105380
West Bangal	800	1593060
Andaman and Nicobar	0	0
EASTERN REGION	979	2043704
Madhya Pradesh	226	2273642
Uttar Pradesh	153	8826216
CENTRAL REGION	379	11099858

Region/State	Advances to Food and Agro-based Processing sector not satisfying SSI norms	
	No. of A/C	Amt. O/S
Gujarat	97	517219
Maharashtra	240	3165015
Daman and Diu	0	0
Goa	0	0
Dadra and Nagar Haveli	0	0
WESTERN REGION	337	3682234
Andhra Pradesh	216	2058052
Karnataka	491	1026090
Kerala	560	1068683
Tamil Nadu	872	6164630
Pondicherry	14	255972
Lakshadweep	0	0
SOUTHERN REGION	2153	10573327
ALL INDIA :	4518	34093633

Entry of NABARD into rural life insurance

5031. SHRI C.P. THIRUNAVUKKARASU: Will the Minister of FINANCE be pleased to state:

(a) whether National Bank for Agriculture and Rural Development (NABARD) propose to enter into rural life insurance business;

(b) if so, the details thereof;

(c) whether NABARD is looking for Indian or foreign partner to start the business;

(d) if so, the details thereof; and

(e) the success achieved in this regard, so far?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL): (a) National Bank for Agriculture and